

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

REGINA M. REYNOLDS

Debtor(s)

Case No. 19-24510GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/20/2019.
- 2) The plan was confirmed on 02/12/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/18/2020, 03/20/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/25/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$197,180.49.
- 10) Amount of unsecured claims discharged without full payment: \$35,827.30.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$59,062.50
Less amount refunded to debtor \$732.00

NET RECEIPTS: \$58,330.50

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$0.00
Court Costs \$0.00
Trustee Expenses & Compensation \$3,003.42
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,003.42

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACAR LEASING LTD D/B/A GM FINAN	Priority	5,899.00	5,920.98	5,786.16	5,786.16	0.00
AFFIRM	Unsecured	320.00	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	111.50	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	1,062.00	1,113.17	1,113.17	234.33	0.00
CAPITAL ONE NA**	Unsecured	35.00	35.48	35.48	7.47	0.00
CITIBANK NA**	Unsecured	2,982.00	2,982.79	2,982.79	627.91	0.00
CITIBANK NA**	Unsecured	480.00	480.42	480.42	101.14	0.00
CITIBANK NA**	Unsecured	792.00	792.58	792.58	166.84	0.00
CITIBANK**	Unsecured	7,780.00	NA	NA	0.00	0.00
CITIZENS BANK NA	Unsecured	5,314.00	5,430.16	5,430.16	1,143.11	0.00
CITIZENS BANK NA	Unsecured	4,889.00	4,928.67	4,928.67	1,037.53	0.00
CITIZENS BANK NA	Unsecured	4,098.00	4,098.18	4,098.18	862.71	0.00
CITIZENS BANK NA	Secured	18,461.69	18,461.69	0.00	8,899.43	0.00
ELIZABETH FORWARD SD (ELIZABE)	Priority	NA	485.00	485.00	485.00	0.00
ELIZABETH FORWARD SD (ELIZABE)	Unsecured	NA	870.51	870.51	183.25	0.00
ELIZABETH TOWNSHIP (EIT)	Unsecured	NA	870.50	870.50	183.25	0.00
ELIZABETH TOWNSHIP (EIT)	Priority	NA	485.00	485.00	485.00	0.00
ELIZABETH TOWNSHIP (RE)	Secured	1,741.01	NA	1,741.01	1,741.01	331.17
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	451.00	451.67	451.67	95.09	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	937.00	965.00	965.00	203.14	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	1,630.00	1,630.00	1,630.00	343.13	0.00
LAND HOME FINANCIAL SERVICES II	Secured	52,068.00	51,593.97	0.00	30,039.12	0.00
LAND HOME FINANCIAL SERVICES II	Secured	0.00	0.00	0.00	0.00	0.00
LAND HOME FINANCIAL SERVICES II	Secured	0.00	533.97	533.97	533.97	0.00
LVNV FUNDING LLC	Unsecured	1,023.00	1,046.31	1,046.31	220.26	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	270.00	270.79	270.79	57.01	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	6,236.00	6,236.50	6,236.50	1,312.85	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	230.00	274.59	274.59	57.81	0.00
TD BANK USA NA**	Unsecured	739.00	821.78	821.78	172.99	0.00
US BANK	Unsecured	1,265.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	77.92	77.92	16.40	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$38,938.55	\$0.00
Mortgage Arrearage	\$533.97	\$533.97	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,741.01	\$1,741.01	\$331.17
TOTAL SECURED:	\$2,274.98	\$41,213.53	\$331.17
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,756.16	\$6,756.16	\$0.00
TOTAL PRIORITY:	\$6,756.16	\$6,756.16	\$0.00
GENERAL UNSECURED PAYMENTS:	\$33,377.02	\$7,026.22	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,003.42</u>	
Disbursements to Creditors	<u>\$55,327.08</u>	
TOTAL DISBURSEMENTS :		<u>\$58,330.50</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/21/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.